

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James Ronald Talucci
Tammy Jane Talucci
Debtors

Case No. 18-03455-MJC
Chapter 13

District/off: 0314-4
Date Rcvd: Oct 19, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James Ronald Talucci, Tammy Jane Talucci, 448 Pleasant View, New Columbia, PA 17856-9107
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
5116221	+ 1st Federal Credit Control, 2470 Chagrin Blvd Ste 205, Beachwood, OH 44125
5097713	+ COMMERCIAL ACCEPTANCE CO, 2 WEST MAIN STREET, SHIREMANSTOWN, PA 17011-6326
5116227	+ Chester Cty Dental Assoc, 2771 E Lincoln Hwy, Coatsville, PA 19320-2461
5109388	+ Esequiel Valerio, 7935 W Sahara Avenue, Suite 201, Las Vegas NV 89117-7909
5116222	+ Evangelical, 1 Hospital Drive, Lewisburg, PA 17837-9318
5097714	+ FREEDOM MORTGAGE, 907 PLEASANT VALLE, STE 3, MOUNT LAUREL, NJ 08054-1210
5124518	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
5116224	+ Geisinger, 100 N Academy Ave, Danville, PA 17822-0001
5119640	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5097716	+ MARINER FINANCE, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
5116226	+ Navient, 123 Justison Street Third Floor, Wilmington, DE 19801-5363
5116225	+ Quantum Image, 1 Hospital Drive, Lewisburg, PA 17837-9350
5097710	#+ RAYMOUR AND FLANIGAN, 1000 MACARTHUR BOULEVARD, MAHWAH, NJ 07430-2035
5097718	+ SYNCRO/WALMART, PO BOX 105972, ATLANTA, GA 30348-5972
5097711	+ SYNOVUS/GREENSKY, 1797 NE EXPRESSWAY, ATLANTA, GA 30329-7803
5118412	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
5097712	++ UNIFY FINANCIAL FEDERAL CREDIT UNION, 1899 WESTERN WAY, TORRANCE CA 90501-1145 address filed with court; UNIFY FCU, 1899 WESTERN WAY, TORRANCE, CA 90501
5113459	+ UNIFY Financial Federal Credit Union, 7935 W. Sahara Avenue, Suite 201, Las Vegas, NV 89117-7909

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5097719	+ Email/Text: bankruptcy@alliantcreditunion.com	Oct 19 2021 18:46:00	ALLIANT CREDIT UNION, PO BOX 1666, DES PLAINES, IL 60017-1666
5097715	+ EDI: CAPITALONE.COM	Oct 19 2021 22:43:00	CAPITAL ONE BANK USA NA, 10700 CAPITAL ONE WAY, RICHMOND, VA 23060-9243
5097717	+ EDI: WFNNB.COM	Oct 19 2021 22:43:00	COMENITY CAPITAL BANK, PO BOX 183043, COLUMBUS, OH 43218-3043
5104720	EDI: CAPITALONE.COM	Oct 19 2021 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5097707	EDI: DISCOVER.COM	Oct 19 2021 22:43:00	DISCOVER FINANCIAL SERVICES LLC, PO

5100580	+ EDI: DISCOVER.COM	Oct 19 2021 22:43:00	BOX 15316, WILMINGTON, DE 19850 Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
5121160	+ Email/Text: bankruptcy@greenskycredit.com	Oct 19 2021 18:46:00	Greensky, LLC, 1797 N.E. Expressway, Suite 100, Atlanta, GA 30329-2451
5097708	+ Email/Text: bankruptcy.notices@hdfsi.com	Oct 19 2021 18:46:00	HARLEY DAVIDSON CREDIT, 3850 ARROWHEAD DRIVE, CARSON CITY, NV 89706-2016
5097706	EDI: JPMORGANCHASE	Oct 19 2021 22:43:00	CHASE/ BANK ONE CARD SERVICES, PO BOX 15298, WILMINGTON, DE 19850
5121411	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2021 18:50:34	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5194203	EDI: NAVIENTFKASMSE.RV.COM	Oct 19 2021 22:43:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5097709	+ EDI: AGFINANCE.COM	Oct 19 2021 22:43:00	ONE MAIN, PO BOX 1010, EVANSVILLE, IN 47706-1010
5104053	EDI: AGFINANCE.COM	Oct 19 2021 22:43:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5124706	EDI: PRA.COM	Oct 19 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5098191	+ EDI: RECOVERYCORP.COM	Oct 19 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5121708	EDI: Q3G.COM	Oct 19 2021 22:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5116223	##+	Sun Orthopedics, 900 Buffalo Rd, Lewisburg, PA 17837-1206

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Esequiel Valerio	ziggy.valerio@unifyfcu.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com
John Piazza, III	on behalf of Debtor 1 James Ronald Talucci Johnpiazza@piazza-law.com piazzakt@gmail.com
John Piazza, III	on behalf of Debtor 2 Tammy Jane Talucci Johnpiazza@piazza-law.com piazzakt@gmail.com
Keri P Ebeck	on behalf of Creditor Harley-Davidson Credit Corp. kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	James Ronald Talucci	Social Security number or ITIN xxx-xx-4197
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Tammy Jane Talucci	Social Security number or ITIN xxx-xx-5327
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 4:18-bk-03455-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Ronald Talucci

Tammy Jane Talucci

By the court:10/19/21

Honorable Mark J. Conway
United States Bankruptcy Judge
By: Christina Kovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.